



U.S. SMALL BUSINESS ADMINISTRATION
WYOMING DISTRICT OFFICE

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FAST FACT SHEET

INTEREST RATES

Loan Maturity

Less than 7 years
7 years or longer
SBAExpress (loans)

Maximum Interest Rate

2 ¼% over the Prime Rate (per the Wall Street Journal)
2 ¾% over the Prime Rate (per the Wall Street Journal)
(See lender/SBA for program specific interest rates)

ANNUAL FEES SBA WILL ASSESS LENDERS . 50 % PER ANNUM ON THE GUARANTEED PORTION
(re: Notice 5000-931 dated 10-1-04)

Note: On loans of less than \$25,000, the maximum interest rate may be two percentage points higher than those stated above. For loans between \$25,000 and \$50,000, the maximum interest rate may be one percentage point higher than those stated above.

SBA GUARANTY PERCENTAGES

Loan Amount

Less than or equal to \$150,000
Greater than \$150,000
SBAExpress (loan program)

Maximum Guaranty Percentage

85%
75%
50%

Maturity

Note: SBA loan maturities are determined using: the use of loan proceeds, the prudent economic life of assets financed, and the applicant's repayment ability.

Use

Working Capital
Machinery & Equipment
RE, Building Construction or Purchase

Maximum Maturity

up to 7-10 years
up to 10-25 years
up to 25 years

GUARANTY FEES

* Loan Size (gross dollars)

\$0 to \$150,000
\$150,001 to \$700,000
\$700,001 +

Guaranty Fee (based on guaranteed portion)

2%
3% (assumes 75% guaranty)
3.5% (assumes 75% guaranty)

Note: SBA's maximum 7a guaranty is \$1,000,000. Also short term loans of 1 year or less have a guaranty fee of ¼%. (Per Notice 5000-931 Piggyback/Combination financing is not allowed).

PREPAYMENT PENALTIES

APPLICABLE TO LOANS WITH 15 YEAR OR LONGER MATURITY

One year from the date of first disbursement **5%**, Two years of the date of first disbursement **3%**, three years of the first disbursement **1%**. **No penalty thereafter** (Fast Fact Sheet Updated 10-02-04)